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Patterns of Overall Giving in COPPS 2003

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Summary

In this paper, I describe how patterns of overall giving differ across socioeconomic characteristics of households with the data set called the Center on Philanthropy Panel Study (COPPS). The COPPS is the nation's first and only ongoing philanthropy study surveying the same families every two years, along with the families created by their adult children. The COPPS 2003 wave asks about the value of household charitable contributions which consist of money, assets, or property given in 2002.

Descriptive statistics of overall giving shows that approximately 67 percent of households made charitable contributions in 2002. Among all households, the sample average gift was $1,290 and the sample median gift was $288. Among donor households, the sample average gift was $1,917 and the sample median gift was $700. Roughly 50 percent of giving came from households that reported giving $5,000 or more. Just 10 percent of donor households accounted for this share of the dollars contributed. In contrast, just 11 percent of the sum of reported contributions came from households reporting gifts of $ 999 or less. These gifts came from roughly 58 percent of the households.

Regression analysis of overall giving shows that the following socioeconomic characteristics of households have statistically significant effects on overall giving: household income, household wealth excluding home equity, itemization status, age of family head, marital status of family head, health condition of family head, the presence of an adult member volunteering in the household, the level of education of family head, religious affiliation of family head, employment status of family head, census region of households, and location of households. On the other hand, gender of family head, the number of children in the family unit, and race/ethnicity of family head have no statistically significant effect on overall giving.

As household income increases by 100 percent, the gift from the household increases by approximately 41 percent. As household wealth excluding the value of the family home increases by 100 percent, the gift from the household increases by roughly 13 percent. Households which deducted giving on their tax returns give approximately 227 percent more than households which did not. In addition, as the age of the head of household increases by 10 years of age, the gift from the household increases by roughly 24 percent. Married households give about 54 percent more than single households do. Households whose head was healthy give approximately 22 percent more than households whose head was not healthy. Households which had an adult member volunteering give roughly 130 percent more than households without an adult member who volunteered. Also, a household whose head received at least a bachelor's degree make more donations than a household whose head received a high school education or college education as his/her highest level of education. A household whose head was religious make more contributions than a household whose head had no religious affiliation. Among religious households, a household whose head was Jewish or Protestant make more donations than a household whose head was Catholic. A household whose head was employed or retired make more contributions than a household whose head was unemployed or had other employment status. What is more, households living in the Southern region give approximately 25 percent more than

households in other regions. Households living in metropolitan areas give roughly 36 percent more than households living in non-metropolitan areas.

Section One: Introduction

In this paper, I describe how patterns of giving differ across socioeconomic characteristics of households with the data set called the Center on Philanthropy Panel Study (COPPS). This paper is divided into four sections. The first section presents characteristics of COPPS. The second section shows basic descriptive statistics about giving. The third section presents the results of regression analysis that takes into account all the relevant factors at once (controlling for income, education, age, presence of children, etc.). The fourth section reports the technical discussion of the methodologies used in this analysis.

The COPPS is the nation's first and only ongoing philanthropy study surveying the same families every two years, along with the families created by their adult children. The COPPS 2003 wave asks about the value of household charitable contributions which consist of money, assets, or property given in 2002 to each of the following charitable causes: religious, combined funds, poverty relief, health, education, youth and family services, the arts, neighborhoods, the environment, international aid, and other causes. The COPPS is a part of the Panel Study of Income Dynamics (PSID), an extensive survey conducted every year or every other year since 1968 by the University of Michigan's Institute for Social Research. The PSID now tracks nearly 8,000 U.S. single and family households, surveying up to three generations in some families. Since the PSID tracks a variety of household and individual characteristics throughout survey participants' lifetimes and across generations as personal, social and economic circumstances change, researchers can explore factors which influence giving and volunteering practices with the COPPS and the PSID.

Section Two: Descriptive Statistics of Overall Giving

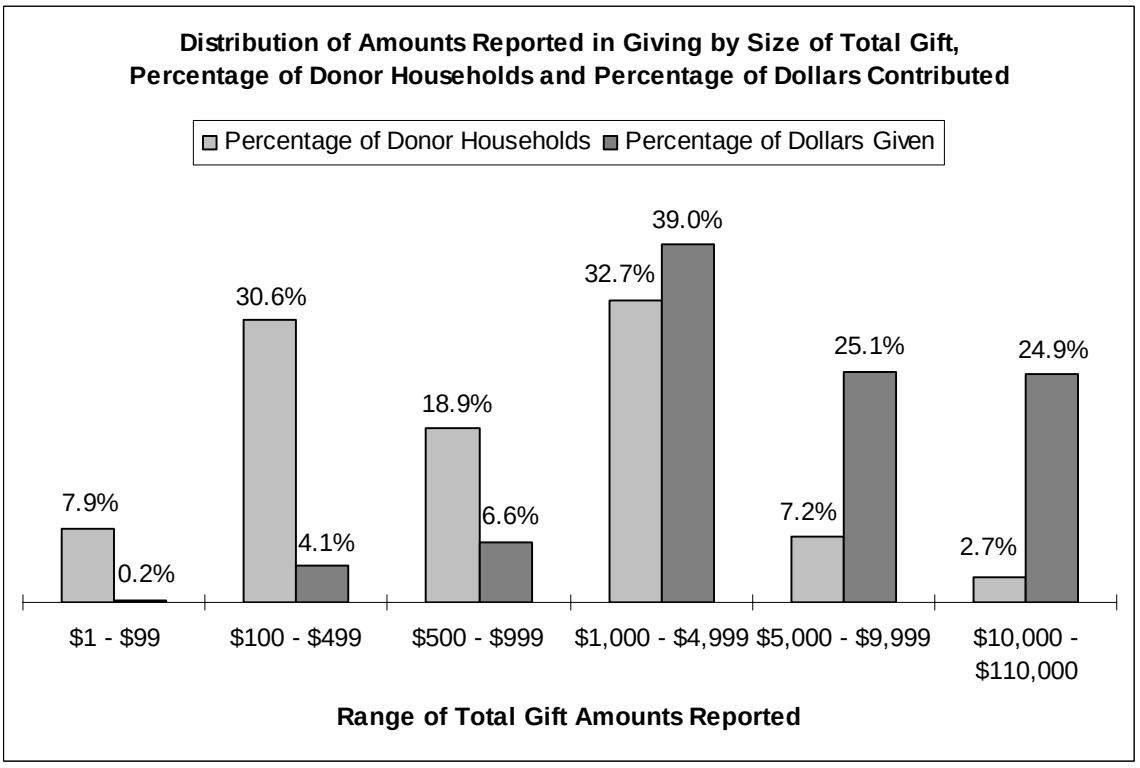
Approximately 67 percent of households made charitable contributions in 2002. Among all households, the sample average gift was $1,290 and the sample median gift was $288.00. Among donor households, the sample average gift was $1,917 and the sample median gift was $700. Ninety-five percent of the gifts were below $5,820. Table 1 summarizes the percentage of households that made charitable contributions and the average, median, and 95th percentile gift amounts among all households and donor households.

Table 1: Percentage of Households That Made Contributions, with Average, Median, and 95th Percentile Gift Amounts

Percent who Give in the Category	67.3%
Sample Average Gift (includes non-givers)	$1,289.80
Sample Average Gift (excludes non-givers)	$1,917.00
Sample Median Gift (includes non-givers)	$288.00
Sample Median Gift (excludes non-givers)	$700.00
Sample 95th Percentile (includes non-givers)	$5,820.00

Figure 1 shows the distribution of giving by the total amounts reported by households participating in COPPS. No households in this study gave more than $110,000.

Figure 1



- Approximately 50 percent of giving came from households that reported giving of $5,000 or more. Just 10 percent of donor households accounted for this share of the dollars contributed.

- Only 11 percent of the sum of reported contributions came from households reporting gifts of $999 or less. These gifts came from roughly 58 percent of the households.

- About 39 percent in contribution dollars came from households that reported giving between $1,000 and $4,999. These gifts were those reported by about 33 percent of donor households.

Section Three: Regression Analysis of Overall Giving

Factors Associated with Overall Giving Considered Singly: Household Income

As household income increases by 100 percent, the gift from the household increases by approximately 41 percent.

Figure 2

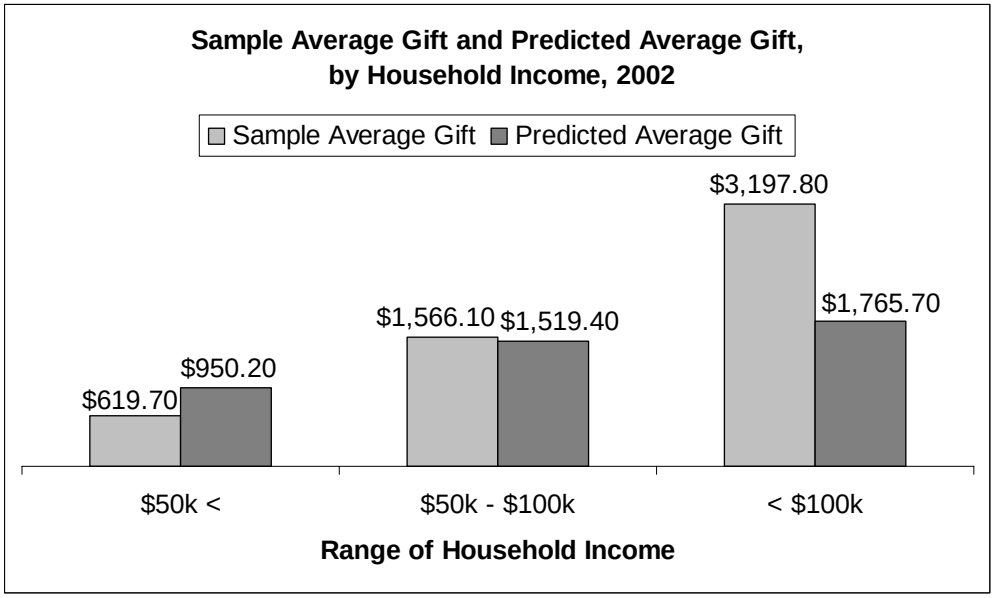


Table 2: Total Giving by Household Income

Income	$50k <	$50k – $100k	< $100k
Percent of The Category	55.3%	28.8%	15.5%
Percent who Give in the Category	53.7%	80.1%	92.4%
Sample Average Gift (includes non-givers)	$619.70	$1,566.10	$3,197.80
Sample Average Gift (excludes non-givers)	$1,153.00	$1,953.40	$3,459.40
Sample Median Gift (includes non-givers)	$50.00	$500.00	$1,500.00
Sample Median Gift (excludes non-givers)	$480.00	$750.00	$1,675.00
Sample 95th Percentile (includes non-givers)	$3,434.00	$6,470.00	$12,195.00
Predicted Average Gift (includes non-givers)	**$950.20** MMM,HHH	**$1,519.40** LLL,HH	**$1,765.70** LLL,MM

Superscripts indicate statistically significant differences. The superscript 'L' indicates the value is significantly different from the value for households with income between $1 and less than $50k, 'M' for households whose income ranges from $50k to $100k, and 'H' for households with income of over $100k. A triple-letter superscript indicates a difference at the 0.01 level of significance. A double-letter superscript shows a difference at the 0.05 level of significance.

Figure 2 and Table 2 report giving by family income. As one would expect and as other studies have found, the result is that giving increases with income. More precisely, as household income increases by 100 percent, the gift from the household increases by approximately 41 percent.

The interesting finding is that standardized giving varies so little across income groups while there is still a positive function of income. In order to calculate standardized giving, based on family income, I divided the original nationally-representative sample into the following three categories: the low income group ranging between $1 and less than $50,000, the middle income group with income from $50,000 to $100,000, and the high income group which earned over $100,000 in 2002. I predict that if each household in the sample were assigned in the low income group but retained their other characteristics, the average gift would be $950. If each household were assigned a level of income that placed them in the high income group, the average giving would be $1,766. The gap between the gift of the low income group and that of the high income group is dramatically smaller than the gap before controlling other factors. This shows that family wealth, level of education, and other factors influence overall giving.

Factors Associated with Overall Giving Considered Singly: Household Wealth (excluding home equity)

As household wealth excluding the value of the family home increases by 100 percent, the gift from the household increases by roughly 13 percent.

Figure 3

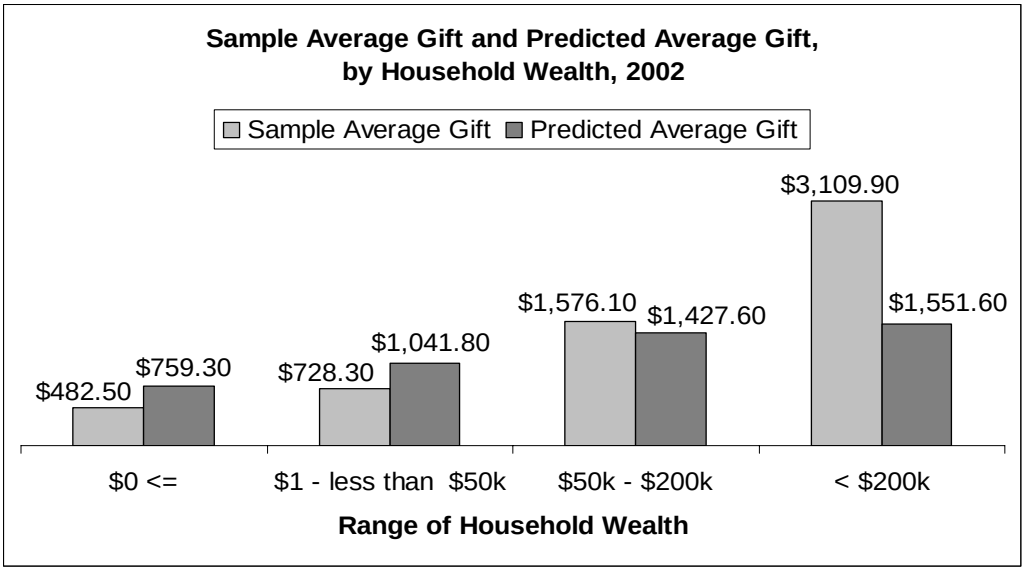


Table 3: Total Giving by Household Wealth (excluding home equity)

Wealth	$0 <=	$1 – less than $50k	$50k – $200k	< $200k
Percent of The Category	18.2%	43.3%	20.2%	18.3%
Percent who Give in the Category	46.6%	59.2%	83.1%	89.6%
Sample Average Gift (includes non-givers)	$482.50	$728.30	$1,576.10	$3,109.90
Sample Average Gift (excludes non-givers)	$1,035.80	$1,230.00	$1,896.40	$3,472.40
Sample Median Gift (includes non-givers)	$0	$100.00	$600.00	$1,425.00
Sample Median Gift (excludes non-givers)	$340.00	$500.00	$850.00	$1,750.00
Sample 95th Percentile (includes non-givers)	$2,500.00	$4,000.00	$6,400.00	$11,010.00
Predicted Average Gift (includes non-givers)	**$759.30** LLL, MMM, HHH	**$1,041.80** NNN, MMM, HHH	**$1,427.60** NNN, LLL	**$1,551.60** NNN, LLL

Superscripts indicate statistically significant differences. The superscript 'N' indicates the value is significantly different from the value for households with wealth of $0 or less, 'L' for households whose wealth ranging from $1 to less than $50k, 'M' for households whose wealth ranges from $50k to $200k, and 'H' for households with wealth of over $200k. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 3 and Table 3 show giving by household wealth without the value of the family home. The result is that giving increases with wealth as other studies have found. More precisely, as household wealth excluding the value of the family home increases by 100 percent, the gift from the household increases by roughly 13 percent.

The interesting finding is that predicted giving differs so little across wealth groups while there is still a positive function of wealth. In order to calculate predicted giving, by the household wealth, I divided the sample into the following four parts: the minus wealth group which has zero or less value of the household wealth, the low wealth group ranging between $1 and less than $50,000, the middle wealth group with wealth from $50,000 to $200,000, and the high wealth group which had over $200,000 as of 2002. I predict that if each household in the sample were assigned a level of wealth that placed them in the minus wealth group but retained their other characteristics, the average gift would be $759. If each household were assigned in the high wealth group, the average giving would be $1,552. The gap between the gift of the minus wealth group and that of the high wealth group is dramatically smaller than the gap before controlling other factors. This shows that family income, level of education, and other factors influence giving.

Factors Associated with Overall Giving Considered Singly: Itemization Status

Households which deducted giving on their tax returns give approximately 227 percent more than households which did not.

Figure 4

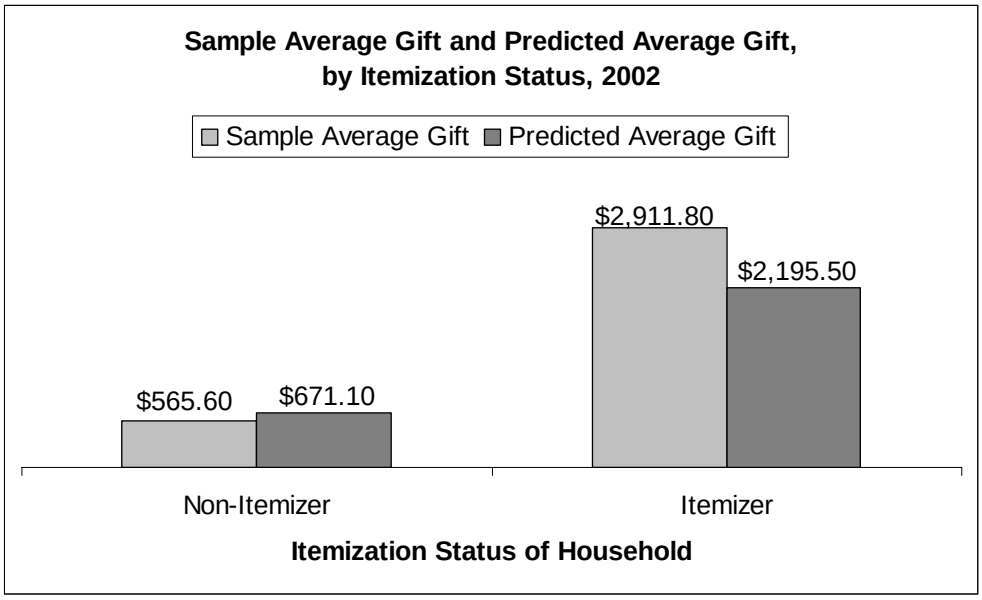


Table 4: Total Giving by Itemization Status

Itemizer Status	Non-Itemizer	Itemizer
Percent of The Category	67.4%	31.2%
Percent who Give in the Category	53.5%	100%
Sample Average Gift (includes non-givers)	$565.60	$2,911.80
Sample Average Gift (excludes non-givers)	$1,056.40	$2,911.80
Sample Median Gift (includes non-givers)	$50.00	$1,300.00
Sample Median Gift (excludes non-givers)	$450.00	$1,300.00
Sample 95th Percentile (includes non-givers)	$2,975.00	$10,000.00
Predicted Average Gift (includes non-givers)	**$671.10^{III}**	**$2,195.50^{NNN}**

Superscripts indicate statistically significant differences. The superscript 'I' indicates the value for itemizer is significantly different from the value for non-itemizer. The superscript 'N' indicates a difference from non-itemizer. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 4 and Table 4 show differences between giving from households which deducted their charitable contributions on their tax returns and giving from households which did not. The result is that households which deducted donations give about 227 percent more than households which did not. I predict that if each household in the sample deducted its donations but retained their income, wealth, education, etc., the average gift would be $2,196. If each household did not deduct its gift, the average giving would be $671.

Whether or not households deduct their donations on their tax returns has significant impact on the amount of charitable giving. However, it explains just 10 percent of all variations of overall giving. In other words, approximately 90 percent of all variations are explained by other factors than itemization status. Thus, although itemization status is important for overall giving, it has only a partial influence on overall giving.

Factors Associated with Overall Giving Considered Singly: Age of the Head of Household

As age of the head of household increases by 10 years of age, the gift from the household increases by roughly 24 percent.

Figure 5

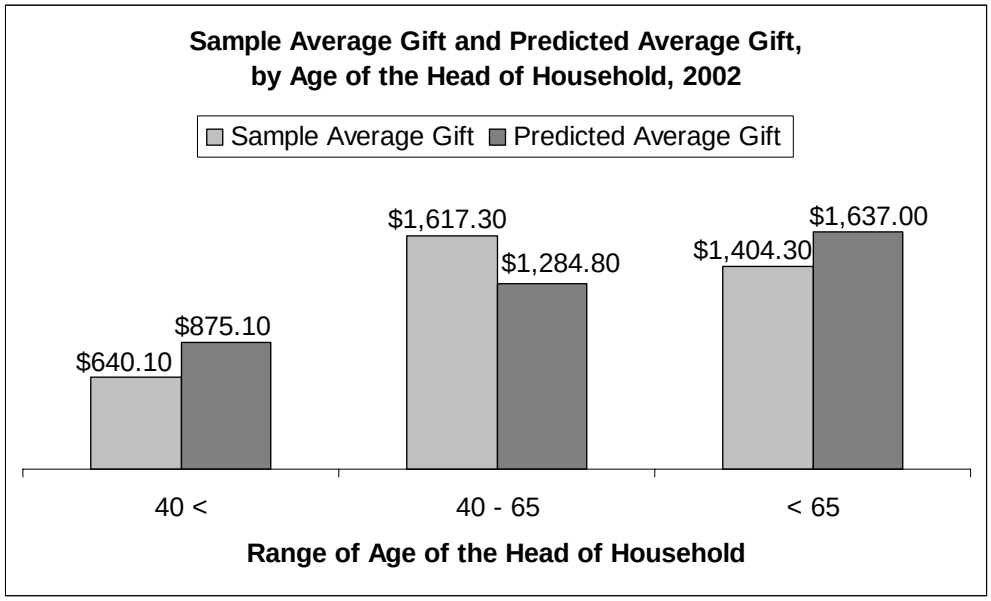


Table 5: Total Giving by Age of the Head of Household

Age	40 <	40 - 65	< 65
Percent of The Category	32.7%	49.2%	18.1%
Percent who Give in the Category	55.6%	72.4%	74.4%
Sample Average Gift (includes non-givers)	$640.10	$1,617.30	$1,404.30
Sample Average Gift (excludes non-givers)	$1,151.30	$2,233.60	$1,888.70
Sample Median Gift (includes non-givers)	$68.00	$450.00	$500.00
Sample Median Gift (excludes non-givers)	$375.00	$900.00	$955.00
Sample 95th Percentile (includes non-givers)	$3,300.00	$7,000.00	$5,700.00
Predicted Average Gift (includes non-givers)	**$875.10** MMM, OOO	**$1,284.80** YYY, OOO	**$1,637.00** YYY, MMM

Superscripts indicate statistically significant differences. The superscript 'Y' indicates the value is significantly different from the value for households with the head of less than 40 years, 'M' for households whose head is between 40 years old and 65 years old, and 'O' for households with the head of over 65 years. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 5 and Table 5 report giving by age of the head of household. The result is that giving increases with the age of the head of household. More precisely, as the age of the head of household increases by 10 years of age, the gift from the household increases by roughly 24 percent. In order to calculate predicted giving, based on the age of the head of household, I divided the sample into the following three parts: the young group which was younger than 40, the middle-age group which was between 40 and 65, and the old age group which was over 65. I predict that if each head of household in the sample became younger than 40 but retained their other characteristics, the average gift would be $875. If each head of household were assigned in the middle age group, the average giving would be $1,285. If all became older than 65, the average gift would be $1,637.

However, it is not sure whether the effect is caused by age or by an artifact of generational cohort effects, such as the shared sacrifices that older people faced in the World War II and the Korean War (Steinberg and Wilhelm, 2003). If the effect results from age, the current young generation would become generous as they become older. On the contrary, the effect comes from generational cohort effects, the low level of generosity of the current young generation would continue regardless of their age.

Factors Associated with Overall Giving Considered Singly: Gender of the head of household

There is no statistically significant difference between giving from households whose head was male and that from households whose head was female.

Figure 6

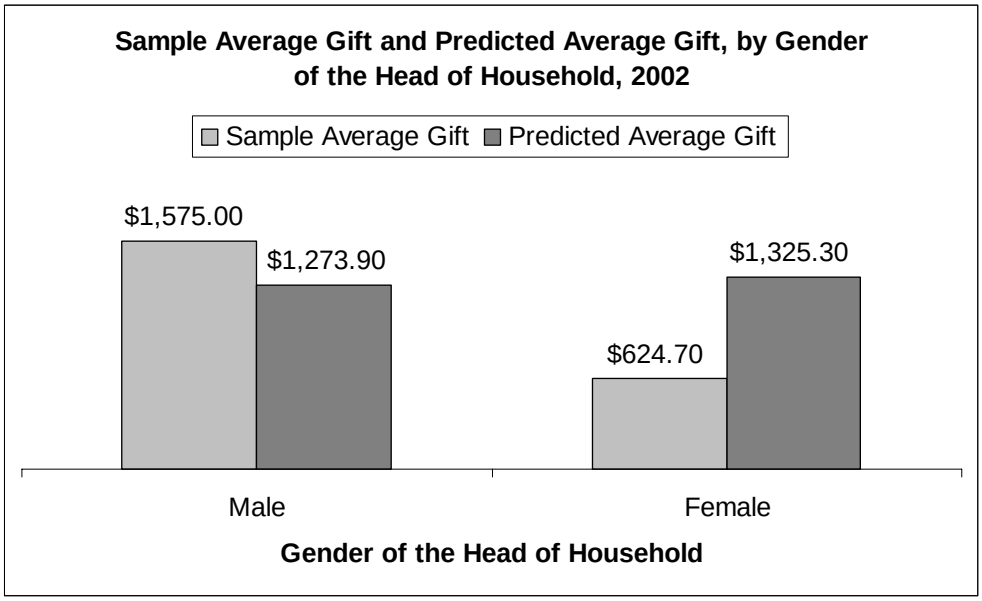


Table 6: Total Giving by Gender of the Head of Household

Gender	Male	Female
Percent of The Category	70.0%	30.0%
Percent who Give in the Category	71.8%	56.7%
Sample Average Gift (includes non-givers)	$1,575.00	$624.70
Sample Average Gift (excludes non-givers)	$2,192.60	$1,102.40
Sample Median Gift (includes non-givers)	$400.00	$100.00
Sample Median Gift (excludes non-givers)	$850.00	$500.00
Sample 95th Percentile (includes non-givers)	$6,800.00	$3,340.00
Predicted Average Gift (includes non-givers)	**$1,273.90**	**$1,325.30**
None of the differences between male headed families and female headed families are statistically significant at the 0.10 level of significance.		

Figure 6 and Table 6 show differences between households whose head was male and households whose head was female. The result is that there is no statistical difference between giving from a household whose head was male and that from a household whose head was female. I predict that if all head of household in the sample became male but retained their income, wealth, education, etc, the average gift would be $1,274. If all became female, the average giving would be $1,325.

Factors Associated with Overall Giving Considered Singly: Marital Status of the Head of Household

Married households give about 54 percent more than single households do.

Figure 7

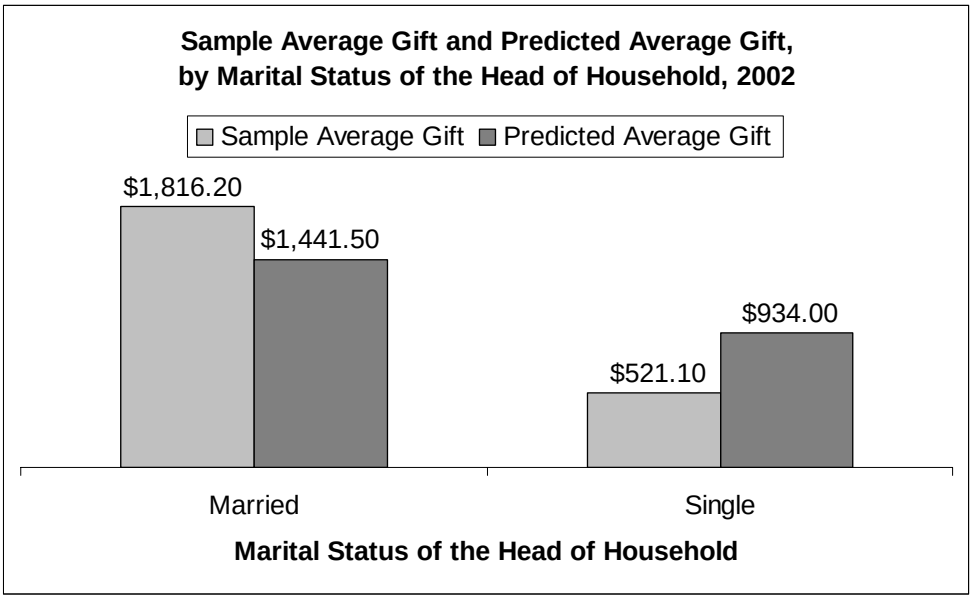


Table 7: Total Giving by Marital Status of the Head of Household

Marital Status	Married	Single
Percent of The Category	59.4%	40.6%
Percent who Give in the Category	77.3%	52.7%
Sample Average Gift (includes non-givers)	$1,816.20	$521.10
Sample Average Gift (excludes non-givers)	$2,350.90	$988.40
Sample Median Gift (includes non-givers)	$550.00	$45.00
Sample Median Gift (excludes non-givers)	$1,000.00	$400.00
Sample 95th Percentile (includes non-givers)	$7,225.00	$2,500.00
Predicted Average Gift (includes non-givers)	**$1,441.50** SSS	**$934.00** MMM

Superscripts indicate statistically significant differences. The superscript 'M' indicates the value for married households is significantly different from the value for single households. The superscript 'S' indicates a difference from single households. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 7 and Table 7 show differences between a household whose head was married or widowed called a married household and a household whose head had never been married, was divorced or was separated called a single household. The result is that married households make about 54 percent more amount of contributions than single households do. I predict that if all households became married households but retained their income, wealth, education, etc, the average gift would be $1,442. If all households became single households, the average giving would be $934.

Factors Associated with Overall Giving Considered Singly: Number of Children in the Household

There is no statistical difference among the number of children in the household.

Figure 8

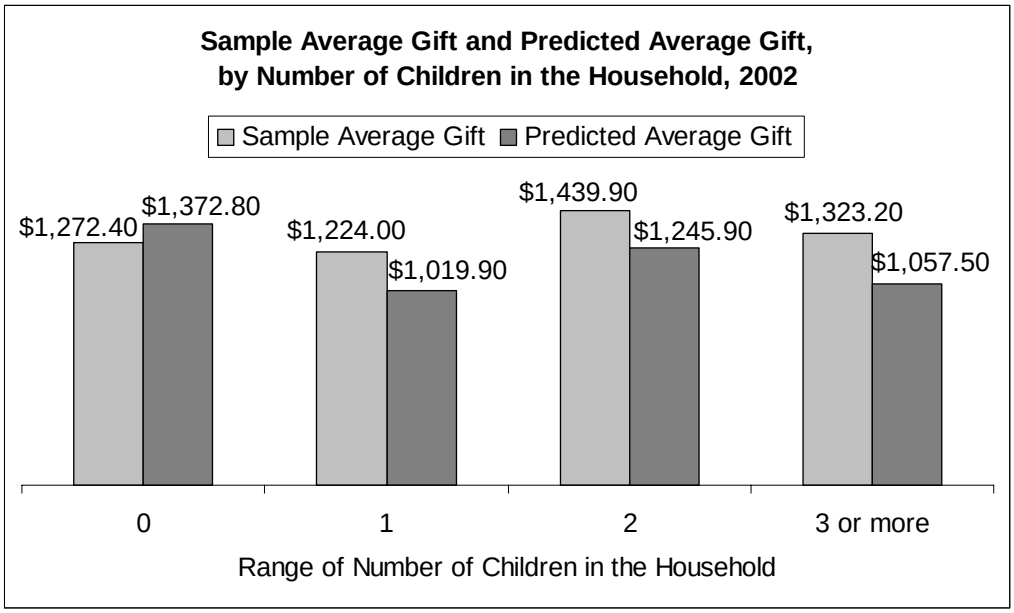


Table 8: Total Giving by Number of Children in the Household

Number of Children	0	1	2	3 or more
Percent of The Category	67.1%	14.0%	12.4%	6.5%
Percent who Give in the Category	67.9%	63.1%	72.0%	61.1%
Sample Average Gift (includes non-givers)	$1,272.40	$1,224.00	$1,439.90	$1,323,20
Sample Average Gift (excludes non-givers)	$1,874.50	$1,941.10	$2,000.50	$2,164.10
Sample Median Gift (includes non-givers)	$300.00	$200.00	$360.00	$150.00
Sample Median Gift (excludes non-givers)	$675.00	$680.00	$772.00	$900.00
Sample 95th Percentile (includes non-givers)	$5,500.00	$5,575.00	$7,000.00	$6,300.00
Predicted Average Gift (includes non-givers)	**$1,372.80**	**$1,019.90**	**$1,245.90**	**$1,057.50**
None of the differences among the number of children in the household are statistically significant at the 0.10 level of significance.				

Figure 8 and Table 8 report differences among the number of children in the household. The result is that there is no statistical difference among the number of children in the family unit. In order to calculate standardized giving, based on the number of children in the household, I divided the sample into the following four parts: no child group, one child group, two children group, and three or more children group. I predict that if all households in the sample had no child in their households but retained other characteristics, the average gift would be $1,373. If all had one child in their family units, the average giving would be $1,020. If all households had two children in their households, the average gift would be $1,246. If all had three or more children in their family units, the average giving would be $1,058.

Factors Associated with Overall Giving Considered Singly: Health Condition of the Head of Household

Households whose head was healthy give approximately 22 percent more than households whose head was not healthy.

Figure 9

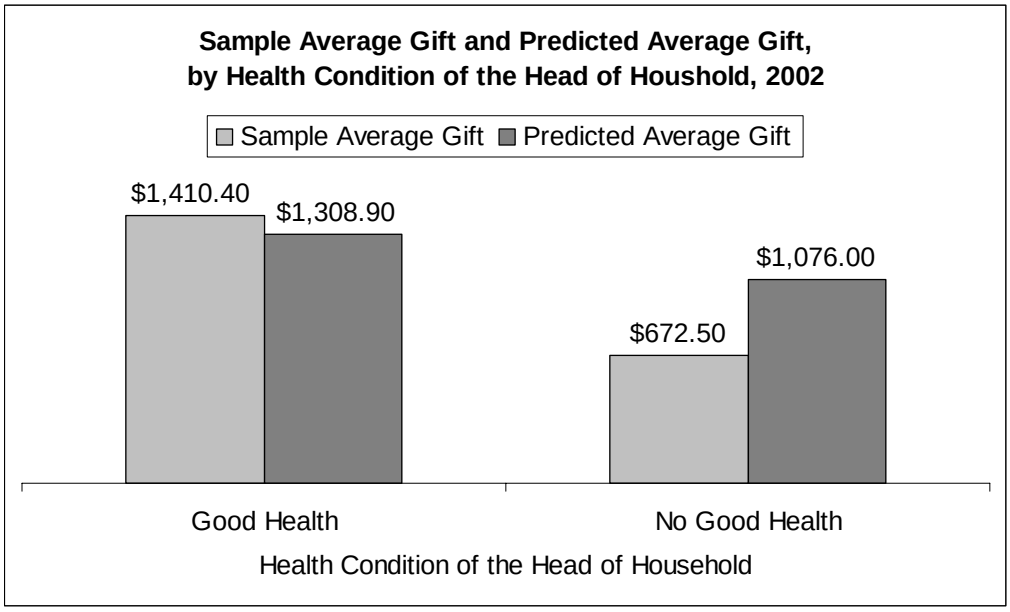


Table 9: Total Giving by Health Condition of the Head of Household

Health Condition	Good Health	No Good Health
Percent of The Category	83.7%	15.9%
Percent who Give in the Category	70.2%	52.7%
Sample Average Gift (includes non-givers)	$1,410.40	$672.50
Sample Average Gift (excludes non-givers)	$2,009.50	$1,275.70
Sample Median Gift (includes non-givers)	$306.00	$50.00
Sample Median Gift (excludes non-givers)	$750.00	$500.00
Sample 95th Percentile (includes non-givers)	$6,120.00	$3,650.00
Predicted Average Gift (includes non-givers)	**$1,308.90 N**	**$1,076.00 G**

Superscripts indicate statistically significant differences. The superscript 'G' indicates the value for households whose head is healthy is significantly different from the value for households whose head is not healthy. The superscript 'N' indicates a difference from households whose head is not healthy. A single-letter superscript indicates a difference at the 0.10 level of significance.

Figure 9 and Table 9 show differences between a household whose head was healthy and a household whose head was not healthy. The result is that a household whose head was healthy make approximately 22 percent more amount of donations than a household whose head was not healthy. I predict that if all heads of households became healthy but retained their income, wealth, education, etc., the average gift would be $1,309. If all became not healthy, the average giving would be $1,076.

Factors Associated with Overall Giving Considered Singly: Volunteering of an Adult Family Member in the Household

Households which had an adult member volunteering give roughly 130 percent more than households without an adult member who volunteered.

Figure 10

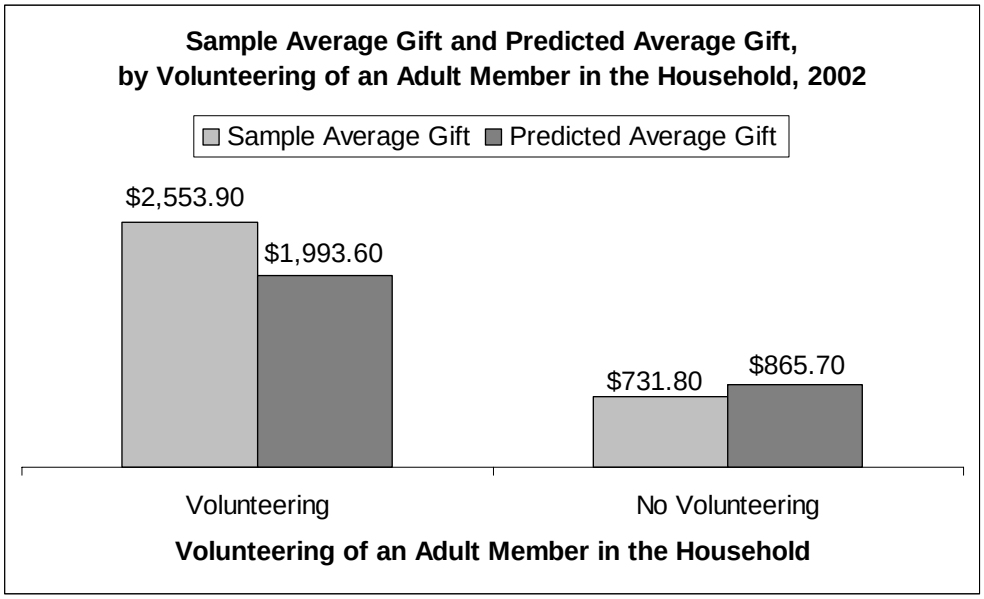


Table 10: Total Giving by Volunteering of an Adult Member in the Household

Volunteering	Volunteering	No Volunteering
Percent of The Category	30.6%	69.4%
Percent who Give in the Category	87.8%	58.2%
Sample Average Gift (includes non-givers)	$2,553.90	$731.80
Sample Average Gift (excludes non-givers)	$2,907.20	$1,257.30
Sample Median Gift (includes non-givers)	$1,025.00	$100.00
Sample Median Gift (excludes non-givers)	$1,365.00	$500.00
Sample 95th Percentile (includes non-givers)	$9,000.00	$3,500.00
Predicted Average Gift (includes non-givers)	**$1,993.60** NNN	**$865.70** VVV

Superscripts indicate statistically significant differences. The superscript 'V' indicates the value for households which had an adult member volunteering is significantly different from the value for households without an adult member who volunteered. The superscript 'N' indicates a difference from households which had no adult member volunteering. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 10 and Table 10 show differences between a household which had at least an adult member who volunteered for some causes and a household without an adult member volunteering. The result is that households with a volunteering adult member give 130 percent more than a household which did not have an adult member volunteering. I predict that if all households had at least an adult member who volunteered for some causes but retained other characteristics, the average gift would be $1,994. If all had no adult member volunteering, the average giving would be $866.

Factors Associated with Overall Giving, Considered Singly: The Level of Education of the Head of Household

A household whose head received at least a bachelor's degree make more donations than a household whose head received a high school education or college education as his/her highest level of education.

Figure 11

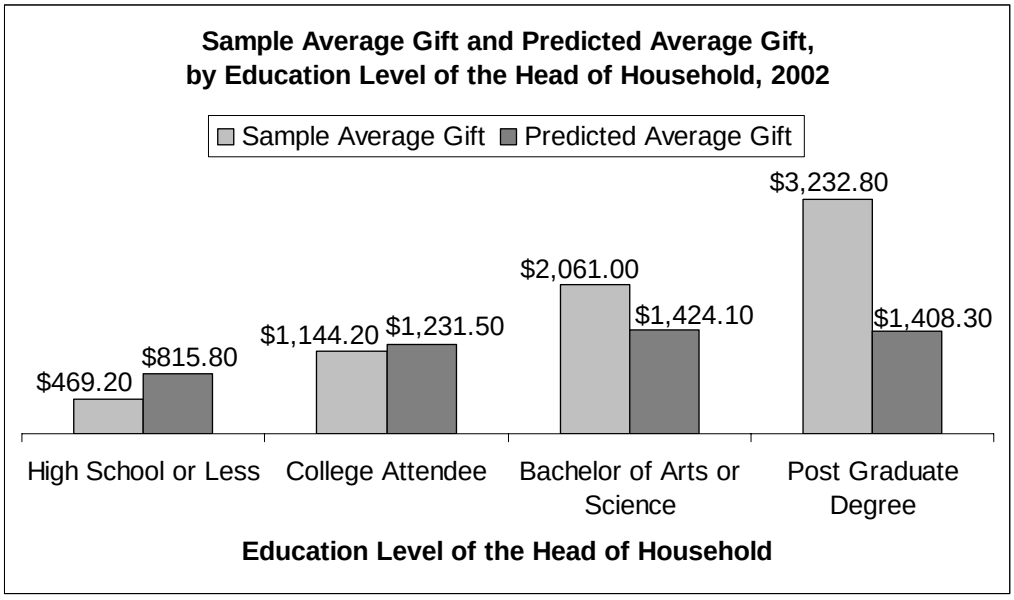


Table 11: Total Giving by Education Level of the Head of Household

Education	High School or Less	College Attendee	Bachelor of Arts or Science	Post Graduate Degree
Percent of The Category	16.2%	44.6%	14.6%	10.1%
Percent who Give in the Category	44.7%	69.4%	83.9%	90.5%
Sample Average Gift (includes non-givers)	$469.20	$1,144.20	$2,061.00	$3,232.80
Sample Average Gift (excludes non-givers)	$1,050.30	$1,649.30	$2,456.20	$3,571.00
Sample Median Gift (includes non-givers)	$0	$300.00	$800.00	$1,200.00
Sample Median Gift (excludes non-givers)	$440.00	$650.00	$1,100.00	$1,490.00
Sample 95th Percentile (includes non-givers)	$3,000.00	$5,200.00	$8,500.00	$10,450.00
Predicted Average Gift (includes non-givers)	**$815.80** CCC,BBB,PPP	**$1,231.50** HHH,BB,P	**$1,424.10** HHH,CC	**$1,408.30** HHH,C

Superscripts indicate statistically significant differences. The superscript 'H' indicates the value is significantly different from the value for a household whose head received a high school education as his/her final education, 'C' for a household whose head attended college, 'B' for a household whose head received a bachelor's degree, and 'P' for a household whose head received a post graduate degree. A single-letter superscript indicates a difference at the 0.10 level of significance. A double-letter superscript indicates a difference at the 0.05 level of significance. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 11 and Table 11 show giving by education level of the head of household. The result is that a household whose head received at least a bachelor's degree makes more donations than a household whose head received high school education or college education as his/her highest level of education. I predict that if all heads of households received a high school education as their highest level of education but retained other characteristics, the average gift would be $816. If the highest level of education for all heads of households were college attendees, the average giving would be $1,232. If all heads of households graduated university as their highest level of education, the average donation would be $1,424. If the highest level of education for all heads of households were a post graduate degree, the average contribution would be $1,408.

Factors Associated with Overall Giving Considered Singly: Race/Ethnicity of the Head of Household

There is no difference between giving from a household whose head was Caucasian American and giving from a household whose head was African American.

Figure 12

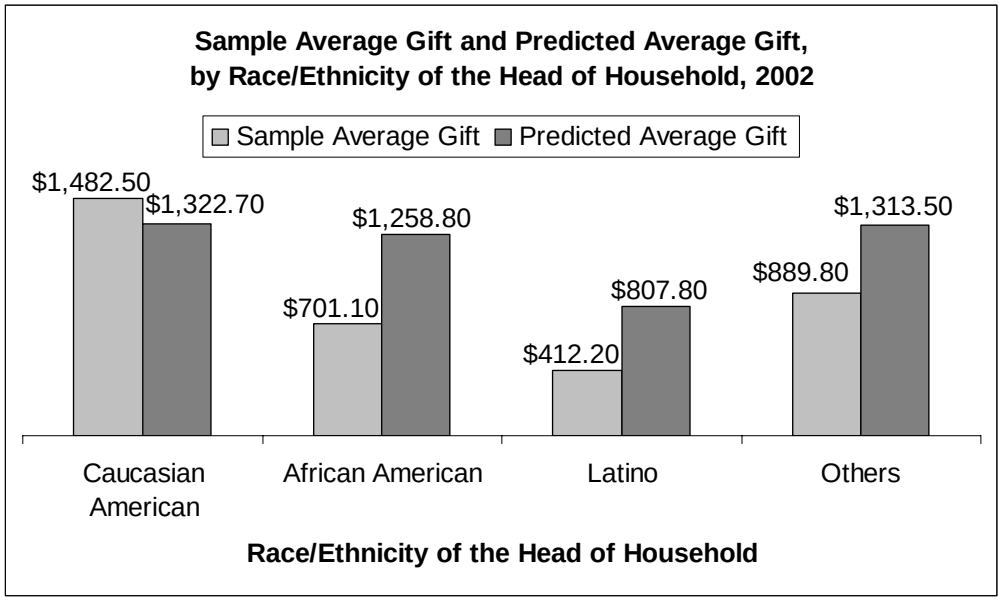


Table 12: Total Giving by Race/Ethnicity of the Head of Household

Race/Ethnicity	Caucasian American	African American	Latino	Others
Percent of The Category	76.4%	12.9%	5.3%	3.9%
Percent who Give in the Category	72.3%	48.2%	43.5%	66.7%
Sample Average Gift (includes non-givers)	$1,482.50	$701.10	$412.20	$889.80
Sample Average Gift (excludes non-givers)	$2,050.10	$1,453.40	$948.40	$1,334.60
Sample Median Gift (includes non-givers)	$380.00	$0	$0	$200.00
Sample Median Gift (excludes non-givers)	$800.00	$505.00	$250.00	$520.00
Sample 95th Percentile (includes non-givers)	$6,350.00	$3,680.00	$2000.00	$4,700.00
Predicted Average Gift (includes non-givers)	**$1,322.70 LL**	**$1,258.80 L**	**$807.80 CC,A**	**$1,313.50**

Superscripts indicate statistically significant differences. The superscript 'C' indicates the value is significantly different from the value for a household whose head was Caucasian American, 'A' for a household whose head was African American, and 'L' for a household whose head was Latino. A single-letter superscript indicates a difference at the 0.10 level of significance. A double-letter superscript indicates a difference at the 0.05 level of significance.

Figure 12 and Table 12 report giving by race/ethnicity of the head of household. The result is that there is no difference between giving from a household whose head was Caucasian American and gift from a household whose head was African American. The result is consistent with Rooney's et al findings (2005). I predict that if all heads of households became Caucasian Americans but retained other characteristics, the average gift would be $1,323. If all became African Americans, the average giving would be $1,259. If all became other race/ethnicity, such as Native American or Asian American, the average donation would be $1,314. If all became Latinos, the average contribution would be $806.

The reason that Latinos make less contributions than Caucasian or African Americans is necessary to explore. There are several possible explanations. Osili and Due (2003) show that new immigrants give less due to less integration into social networks. Another possibility is that Latinos might make more informal giving, like giving to family or remittances to the home country that are excluded from COPPS.

Factors Associated with Overall Giving Considered Singly: Religious Affiliation of the Head of Household

A household whose head was religious make more contributions than a household whose head had no religious affiliation. Among religious households, a household whose head was Jewish or Protestant make more donations than a household whose head was Catholic.

Figure 13

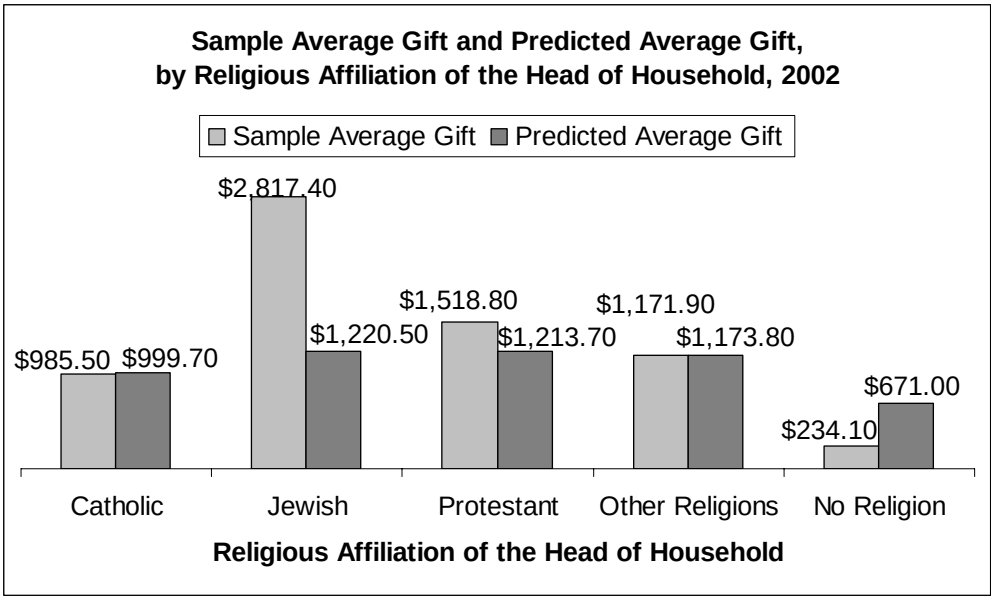


Table 13: Total Giving by Religious Affiliation of the Head of the Households

Religious Affiliation	Catholic	Jewish	Protestant	Other Religions	No Religion
Percent of The Category	24.6%	3.5%	50.4%	7.7%	5.3%
Percent who Give in the Category	67.7%	90.4%	69.4%	62.7%	41.2%
Sample Average Gift (includes non-givers)	$985.50	$2,817.40	$1,518.80	$1,171.90	$234.10
Sample Average Gift (excludes non-givers)	$1,456.10	$3,117.30	$2,188.30	$1,869.20	$567.80
Sample Median Gift (includes non-givers)	$250.00	$680.00	$360.00	$155.00	$0
Sample Median Gift (excludes non-givers)	$550.00	$900.00	$920.00	$570.00	$300.00
Sample 95th Percentile (includes non-givers)	$4,000.00	$7,000.00	$6,575.00	$6,650.00	$1,000.00
Predicted Average Gift (includes non-givers)	**$999.70** NNN,J, PPP, O	**$1,220.50** NNN,C	**$1,213.70** NNN,CCC	**$1,173.80** NNN,C	**$671.00** CCC,JJJ, PPP,OOO

Superscripts indicate statistically significant differences. The superscript 'C' indicates the value is significantly different from the value for a household whose head was Catholic, 'J' for a household whose head was Jewish, 'P' for a household whose head was Protestant, 'O' for a household whose head reported other religious affiliations, and 'N' for a household whose head had no religious affiliation. A single-letter superscript indicates a difference at the 0.10 level of significance. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 13 and Table 13 report giving by religious affiliation of the head of household. The result is that a household whose head was religious make more contributions than a household whose head had no religious affiliation. Among religious households, a household whose head was Jewish or Protestant make more donations than a household whose head was Catholic.

I predict that if all heads of households became Catholic but retained their income, wealth, education, etc, the average gift would be $1,000. If all became Jewish, the average giving would be $1,221. If all became Protestant, the average donation would be $1,214. If all belonged to other religious affiliations, such as Islam or Buddhism, the average donation would be $1,174. If all had no religious affiliation, the average contribution would be $671. In the raw data, Jews give about $1,300 more than Protestants. However, in the standardized results, Jews make almost the same level of donations as Protestants.

Factors Associated with Overall Giving Considered Singly: Employment Status of the Head of Household

A household whose head was employed or retired make more contributions than a household whose head was unemployed or had other employment status.

Figure 14

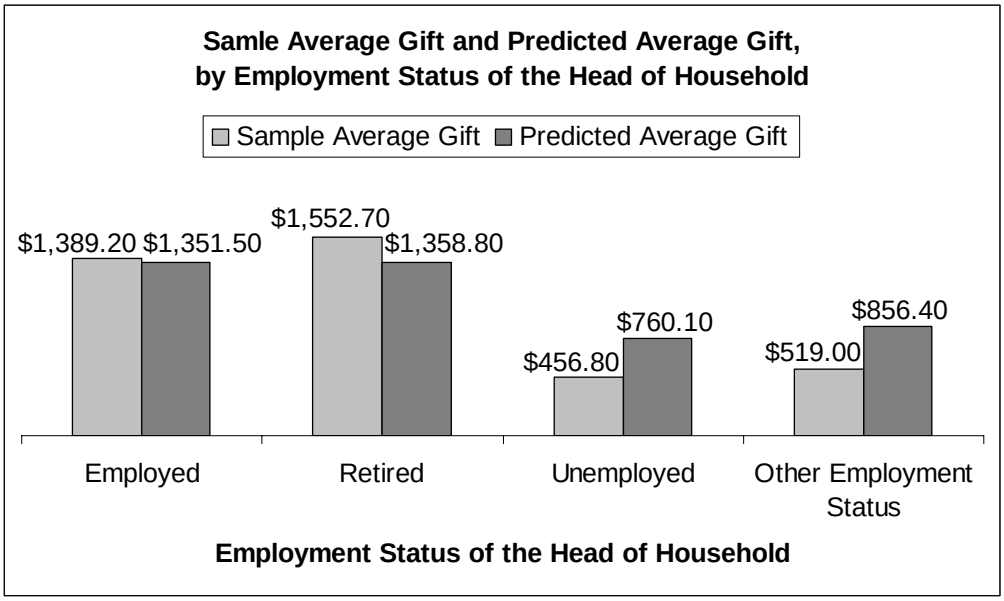


Table 14: Total Giving by Employment Status of the Head of Household

Employment Status	Employed	Retired	Unemployed	Other Employment Status
Percent of The Category	70.9%	17.2%	5.0%	6.8%
Percent who Give in the Category	70.1%	74.1%	39.0%	41.9%
Sample Average Gift (includes non-givers)	$1,389.20	$1,552.70	$456.80	$519.00
Sample Average Gift (excludes non-givers)	$1,938.90	$2,096.60	$1,171.20	$1,237.60
Sample Median Gift (includes non-givers)	$300.00	$500.00	$0	$0
Sample Median Gift (excludes non-givers)	$680.00	$1,000.00	$275.00	$390.00
Sample 95th Percentile (includes non-givers)	$6,145.00	$5,525.00	$1,700.00	$3,050.00
Predicted Average Gift (includes non-givers)	**$1,351.50** UUU, OO	**$1,358.80** UU, OO	**$760.10** EEE,RR	**$856.40** EE,RR

Superscripts indicate statistically significant differences. The superscript 'E' indicates the value is significantly different from the value for a household whose head was employed, 'R' for a household whose head was retired, 'U' for a household whose head was unemployed, and 'O' for a household whose head had other employment status. A double-letter superscript indicates a difference at the 0.05 level of significance. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 14 and Table 14 show giving by employment status of the head of household. The result is that a household whose head was employed or retired make more contributions than a household whose head was unemployed, a student, or a housekeeper.

I predict that if all heads of households became employed but retained their income, wealth, education, etc, the average gift would be $1,352. If all became retired, the average giving would be $1,359. If all became unemployed, the average donation would be $760. If all had other employment status, such as student or housekeeper, the average donation would be $856.

Factors Associated with Overall Giving Considered Singly: Census Regions of a Household

Households living in the Southern region give approximately 25 percent more than households in other regions.

Figure 15

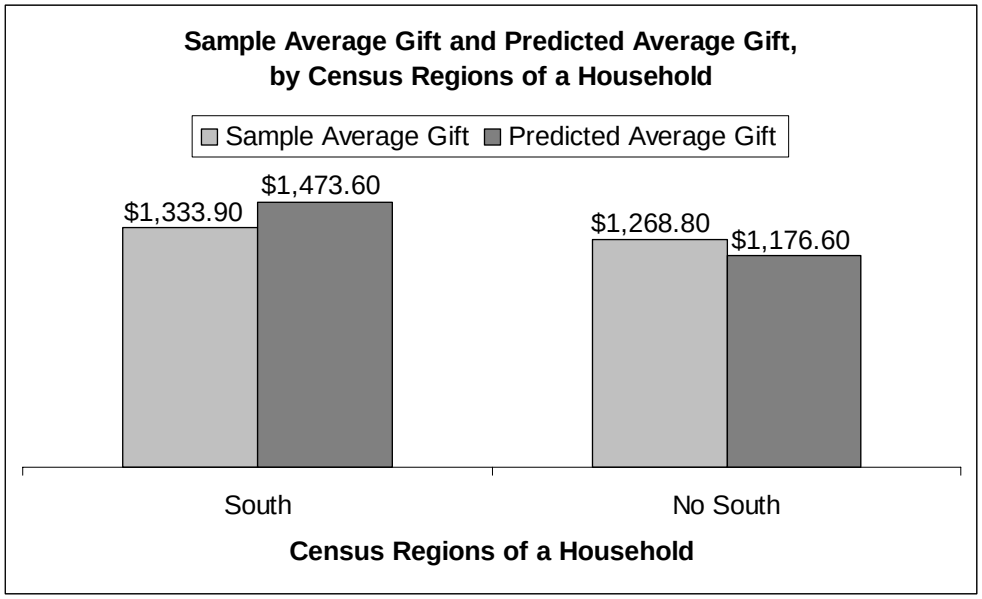


Table 15: Total Giving by Census Regions of a Household

Region	South	No South
Percent of The Category	36.1%	63.3%
Percent who Give in the Category	66.9%	67.6%
Sample Average Gift (includes non-givers)	$1,333.90	$1,268.80
Sample Average Gift (excludes non-givers)	$1,994.80	$1,878.00
Sample Median Gift (includes non-givers)	$300.00	$275.00
Sample Median Gift (excludes non-givers)	$795.00	$670.00
Sample 95th Percentile (includes non-givers)	$6,040.00	$5,600.00
Predicted Average Gift (includes non-givers)	**$1,473.60 NNN**	**$1,176.60 SSS**

Superscripts indicate statistically significant differences. The superscript 'S' indicates the value for households living in the southern region is significantly different from the value for households living in other regions. The superscript 'N' indicates a difference from households in other regions. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 15 and Table 15 show differences between giving from households living in the southern region and giving from households in other regions. The result is that households living in the Southern region give approximately 25 percent more than households in other regions. I predict that if all households in the sample lived in the Southern region but retained other characteristics, the average gift would be $1,474. If all households lived in other regions, the average giving would be $1,177.

Factors Associated with Overall Giving Considered Singly: Location of a Household

Households living in metropolitan areas give roughly 36 percent more than households living in non-metropolitan areas.

Figure 16

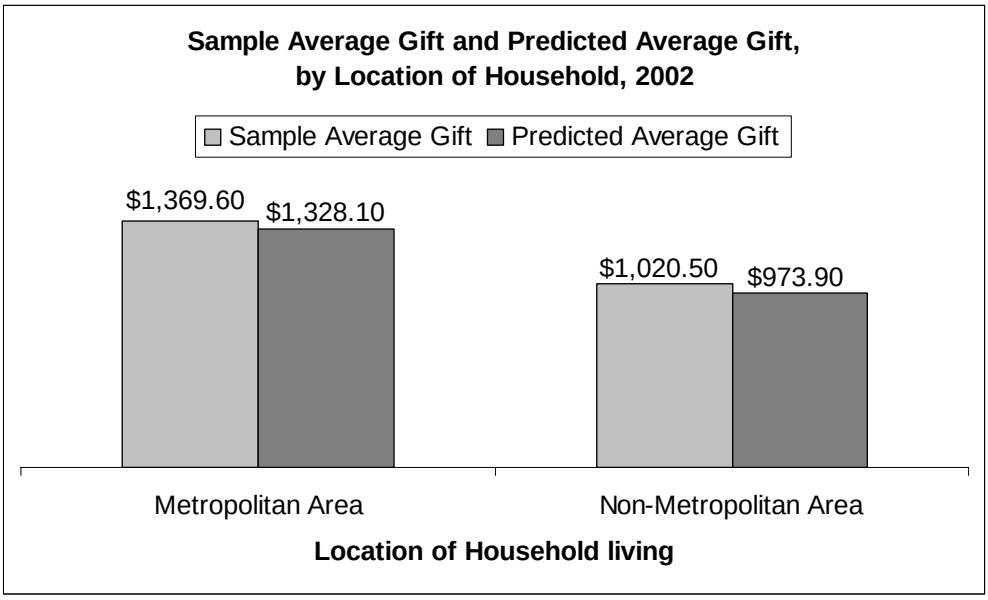


Table 16: Total Giving by Location of Household

Location	Metropolitan Area	Non-Metropolitan Area
Percent of The Category	77.6%	21.7%
Percent who Give in the Category	68.9%	61.8%
Sample Average Gift (includes non-givers)	$1,369.60	$1,020.50
Sample Average Gift (excludes non-givers)	$1,987.90	$1,651.20
Sample Median Gift (includes non-givers)	$300.00	$175.00
Sample Median Gift (excludes non-givers)	$710.00	$600.00
Sample 95th Percentile (includes non-givers)	$6,075.00	$5,000.00
Predicted Average Gift (includes non-givers)	**$1,328.10** ^{NNN}	**$973.90** ^{MMM}

Superscripts indicate statistically significant differences. The superscript 'M' indicates the value for households living in metropolitan areas is significantly different from the value for households living in non-metropolitan areas. The superscript 'N' indicates a difference from households in non-metropolitan areas. A triple-letter superscript indicates a difference at the 0.01 level of significance.

Figure 16 and Table 16 show differences between giving from households living in metropolitan areas and giving from households in non-metropolitan areas. The result is that households in metropolitan areas give about 36 percent more than households living in non-metropolitan areas. I predict that if all households lived in metropolitan areas but retained their income, wealth, education, etc, the average gift would be $1,328. If all households lived in non-metropolitan areas, the average giving would be $974.

Section Four: Methodology

For this research, I started with the nationally representative portion of the PSID, omitting the low-income oversample. For this frame, first, I omitted 30 observations for households whose reported income for 2002 was less than or equal to zero pending further investigation of the reasons for this anomaly. Second, I weighted remaining observations with sampling family weight so that the result of analysis will be able to be generalized to the overall U.S. population.

In regression analysis, I used the following equations:

$$\text{Log}(\textit{Giving}) = \alpha_1\text{Log}(\textit{Income}) + \alpha_2\text{Log}(\textit{Wealth}) + \alpha_3\textit{Itemization Status} + \alpha_4\textit{Age} + \alpha_5\textit{Gender} + \alpha_6\textit{Marital Status} + \alpha_7\textit{Number of Children} + \alpha_8\textit{Health Condition} + \alpha_9\textit{Volunteering} + \alpha_{10}\textit{Education} + \alpha_{11}\textit{Race/Ethnicity} + \alpha_{12}\textit{Religious Affiliation} + \alpha_{13}\textit{Employment Status} + \alpha_{14}\textit{Census Region} + \alpha_{15}\textit{Location} + \text{error}.$$

The dependent variable is *Giving,* which is the total amount of family giving to religious, combined funds, poverty relief, health, education, youth and family services, the arts, neighborhoods, the environment, international aid, and other causes in 2002. The independent variables are *Income, Wealth, Itemization Status, Age, Gender, Marital Status, Number of Children, Health Condition, Volunteering, Education, Race/Ethnicity, Religious Affiliation, Employment Status, Census Region, and Location.*

Income is family income in 2002. *Wealth* consists of the two variables. One is wealth excluding the equity held (if any) by the respondent in his or her principal place of residence in 2002 if positive (zero otherwise). The other is wealth excluding the equity of the respondent's principal place of residence in 2002 if negative (zero otherwise). *Itemization Status* consists of three sets of dummy variables indicating whether a household deducted its donations in the tax return in 2002 as well as itemization status unknown. *Age* is age of the head of household at the time of 2002. *Gender* is a dummy variable indicating whether the head of household is male or female. *Marital Status* is comprised of three sets of dummy variables, such as marital status which consists of 'married' and 'widowed', single status which means 'never married', 'divorced', or 'separated', and marital status unknown in 2002. *Number of Children* is the number of children in the household in 2002. *Health Condition* consists of three sets of dummy variables indicating whether the head of household was healthy or not healthy in 2002, or that the health condition of the head of household was unknown in 2002. *Volunteering* is a dummy variable showing whether or not family head and/or spouse volunteered for any cause in 2002. *Education* consists of five sets of dummy variables representing the highest level of education completed by the head of household as of 2002, such as high school diploma or less, college attendee, bachelor degree, post graduate degree, and education unknown. *Race/Ethnicity* is five sets of dummy variables representing the race of family head, such as Caucasian American, African American, Latino, other races like Native American or Asian American, and race unknown. *Religious Affiliation* is six sets of dummy variables representing the head's religious affiliation as of 2002, such as Catholic, Jewish, Protestant, other religions, no religion, and religious affiliation unknown. *Employment Status* is five sets of dummy variables indicating the head's employment status as of 2002, such as employed, retired, unemployed, other employment

status like student or house keeper, and employment status unknown. *Census Region* is a dummy variable showing whether a household lived in the Southern region in 2002, and *Location* is a dummy variable for primary residence in metropolitan areas.

In order to estimate the effects of socioeconomic characteristics of household and individual on giving, I ran log-log OLS model with robust standard error and sampling weight options. With these regression estimates, I calculated standardized levels of giving by adjusting the mean predicted value to what it would be if the dummy variables of interest were changed so that all observations would be from that category, following Steinberg and Wilhelm's research (2003). For the excluded category which did not have a corresponding dummy variable to avoid perfect collinearity, I calculated the predicted average gift by the following calculation:

Overall sample mean – [∑number in category * coefficient on dummy for that category]/N, where the summation is over categories other than the excluded category and N is the total number of observations in the regression.

Then, I added or subtracted coefficients of the dummy to produce predicted giving for the other categories. These predicted average gifts are neither predictions of how two otherwise identical respondent categories would give nor predictions of how someone with the sample average characteristics would give. They are predictions of how the entire sample would give if each household was transformed into a member of particular categories while retaining his/her own characteristics.

Reference

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